

## Voluntary Petition

NAME OF DEBTOR <b>Ronald Maurice Rhodes</b>	JOINT DEBTOR <b>Angela M. Rhodes</b>
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)  <i>Chapter 13W/Plan</i>
SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)  <b>***_**-8887</b>	SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)  <b>***_**-1047</b>
STREET ADDRESS OF DEBTOR <b>2330 Sandridge Court Lynwood IL 60411</b>	STREET ADDRESS OF JOINT DEBTOR <b>2330 Sandridge Court Lynwood IL 60411</b>
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Cook</b>	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Cook</b>
MAILING ADDRESS OF DEBTOR	MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

**Information Regarding the Debtor (Check the Applicable Boxes)**

VENUE (Check any applicable box)

[x] Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

[ ] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

[x] Individual(s)      [ ] Railroad  
 [ ] Corporation      [ ] Stockbroker  
 [ ] Partnership      [ ] Commodity Broker  
 [ ] Other \_\_\_\_\_

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

[ ] Chapter 7      [ ] Chapter 11      [X] Chapter 13  
 [ ] Chapter 9      [ ] Chapter 12      [ ]  
 [ ] Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

[x] Consumer/Non-Business      [ ] Business

FILING FEE (Check one box)

[x] Full Filing Fee attached

[ ] Filing Fee to be paid in installments (Applicable to individuals only).

Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments.

Rule 1006(b)/ See Offi

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)  
 [ ] Debtor is a small business as defined in 11 U.S.C. S101  
 [ ] Debtor is and elects to be considered a small business under 11 U.S.C. Sec.1121(e) (Optional)

**U.S. Bankruptcy Court  
Northern District Of Illinois**

Filed: 07/27/2004

Time: 15:44:55

Debtor: RONALD MAURICE RHODES

Case: 04-27798 Fee : 194

Chapter: 13 Rec. #: 3092833

Judge: Susan Pierson Sonderby

341 mtg: 08/23/2004 @ 02:00PM

ConfHrg: 09/09/2004 @ 10:30AM

Trustee: TOM VAUGHN



1:04BK27798-BK001

ESTIMATED NO. OF CREDITORS	[x]	<b>29</b>
ESTIMATED ASSETS	[x] \$	<b>218,865</b>
ESTIMATED DEBTS	[x] \$	<b>224,103</b>

Voluntary Petition

NAME OF DEBTOR(s)

**Ronald Maurice Rhodes****Angela M. Rhodes**

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED: CASE NO. DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR: CASE NUMBER: DATE:

DISTRICT RELATIONSHIP: JUDGE:

**Exhibit A** (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) to the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition \_\_\_\_\_ XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer \_\_\_\_\_ Social Sec# \_\_\_\_\_ Address \_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

## **DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW & EVERY OTHER PAGE REQUIRED**

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 7 / 17 / 2004

**Sign: X** Ronald M. Rhodes  
**Ronald Maurice Rhodes**

Dated: 7 / 17 / 2004

**Sign: X** Angela M. Rhodes  
**Angela M. Rhodes**

Attorney Name: William K Murphy

Exhibit B - Signature of Attorney

Bar No: 6272766

Law Offices of Peter Francis Gerac  
 55 E. Monroe Street #3400

Chicago IL 60603  
 312.332.1800  
 312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

Attorney Name: William K Murphy

Dated: 7 / 26 / 2004

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$307,000 in unsecured debts and \$922,000 in secured debts).

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. :

Attorney for Debtor: William K Murphy

**STATEMENT Pursuant to Rule 2016(b)**

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	2,700
Prior to the filing of this Statement, Debtor(s) has paid	\$ 1,000	
Balance Due, <i>in plan</i>	-\$ 1,700	

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 7 / 26 /2004

Respectfully submitted,

\_\_\_\_\_  
Attorney Name: William K Murphy

Bar No: 6272766

Law Offices of Peter Francis Geraci  
55 E. Monroe Street #3400

Chicago IL 60603  
312.332.1800

BY WHOM

In re:

**Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. :

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
<b>2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)</b>			\$ 163,000	\$ 137,971
		Total	<u><u>\$ 163,000</u></u>	

In re:

**Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. :

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		<u><u>[x] None</u></u>
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		
<b>1st Savings Bank of Hegwic checking acct</b>		\$ 200
<b>1st Savings Bank of Hegwic savings acct</b>		\$ 35
<b>1st Savings Bank of Hegwic checking acct</b>		\$ 100
03. Security Deposits with public utilities, telephone companies, landlords and others.		<u><u>[x] None</u></u>
04. Household goods and furnishings, including audio, video, and computer equipment.		
<b>Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware</b>		\$ 1,010

In re: Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No.: \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 60
06. Wearing Apparel		
Necessary wearing apparel		\$ 210
07. Furs and jewelry.		
Earrings, watch, costume jewelry		\$ 250
08. Firearms and sports, photographic, and other hobby equipment.		[x] None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		[x] None
<b>Term Life Ins. w/ Garden State Ins. Co. - No Cash Surrender Value.</b>		
10. Annuities		[x] None
11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.		
W - 401(k) w/ SBC - 100% Exempt.		\$ 1,500
12. Stocks and interests in incorporated and unincorporated businesses.		[x] None
13. Interest in partnerships or joint ventures.		[x] None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		[x] None
15. Accounts receivable		[x] None
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		[x] None
17. Other liquidated debts owing debtor including tax refunds.		[x] None
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		[x] None
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		[x] None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		[x] None

In re: Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
21. Patents, copyrights and other intellectual property.		<u>[x] None</u>
22. Licenses, franchises and other general intangibles.		<u>[x] None</u>
<b>H - licensed as a real estate broker.</b>		
<b>H - has registered RAR Properties Unlimited as an Illinois LLC. (The corporation has no pending contracts, no accounts receivable and no significant assets.)</b>		
23. Autos, Truck, Trailers and other vehicles and accessories.		
GMAC - 01 Chevrolet Cavalier w/ more than 48k miles.		\$ 5,825
Chrysler - 01 Jeep Grand Cherokee LTD w/ more than 60k miles.		\$ 22,175
1996 Ford E-350 Van w/ more than 235k miles.		\$ 1,500
24. Boats, motors and accessories.		<u>[x] None</u>
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		
Silverleaf - time share (Debtors will retain, pay in plan.)		\$ 23,000
	Total	<u><u>\$ 55,865</u></u>

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
<b>00. Real Property</b>			
2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$ 163,000
<b>02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or</b>			
1st Savings Bank of Hegw ch checking acct	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
1st Savings Bank of Hegw ch savings accnt	735 ILCS 5/12-1001(b)	\$ 35	\$ 35
1st Savings Bank of Hegw ch checking accnt	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
<b>04. Household goods and furnishings, including audio, video, and computer equipment.</b>			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,010	\$ 1,010
<b>05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</b>			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 60	\$ 60
<b>06. Wearing Apparel</b>			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 210	\$ 210
<b>07. Furs and jewelry.</b>			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
<b>11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.</b>			
W - 401(k) w/ SBC - 100% Exempt.	735 ILCS 5/12-1006	\$ 1,500	\$ 1,500
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>			

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.  
 [x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>			
GMAC - 01 Chevrolet Cavalier w/ more than 48k miles.	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 5,825
Chrysler - 01 Jeep Grand Cherokee LTD w/ more than 60k miles.	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 22,175
1996 Ford E-350 Van w/ more than 235k miles.	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500

BY WHOM**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	H C U DI WO N S J N L P C T I Q U T N U T G D E E A D N T E T E D	Amount of claim without deducting value of collateral	Unsecu red portion, if any
<b>Co-Debtor</b>				

<b>1 <u>Beneficial Finance</u></b>	2001 Mortgage - Second	\$ 35,571	\$ 0
Account No. 411717-10-523580-0 Bankruptcy Department 6300 A Northwest Highway Crystal Lake IL 60014	Value: \$ 163,000 2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)		
<b>2 <u>Beneficial Finance</u></b>	2004 Mortgage Arrears	\$ 1,300	\$ 0
Account No. 411717-10-523580-0 Bankruptcy Department 6300 A Northwest Highway Crystal Lake IL 60014	Value: \$ 163,000 2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)		

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	H C W O J N C T I N N E A T E D	U N L I Q U I T D E A A T E D	DI S P U T U D E A D T E D	Amount of claim without deducting value of collateral	Unsecu red portion, if any
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**Co-Debtor**

<b>3 <u>Chrysler Credit/Daimler</u></b>	2001 Lien on Vehicle	\$ 24,249	\$ 2,074
Account No. 1002608955 Attn: Bankruptcy Dept. 901 Warrenville Rd., Ste. 500 Lisle IL 60532	Value: \$ 22,175 Chrysler - 01 Jeep Grand Cherokee LTD w/ more than 60k miles.		
<b>4 <u>GMAC</u></b>	2001 Lien on Vehicle	\$ 8,788	\$ 2,963
Account No. 154-1350-80493 Bankruptcy Department PO Box 217060 Auburn Hills MI 48321	Value: \$ 5,825 GMAc - 01 Chevrolet Cavalier w/ more than 48k miles.		*Has Codebtor
<b>5 <u>Principal Residential Mortgage</u></b>	1993 Mortgage	\$ 97,000	\$ 0
Account No. 2089277-4 Bankruptcy Department 711 High St. Des Moines IA 50392	Value: \$ 163,000 2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)		
<b>6 <u>Principal Residential Mortgage</u></b>	2004 Mortgage Arrears	\$ 4,100	\$ 0
Account No. 2089277-4 Bankruptcy Department 711 High St. Des Moines IA 50392	Value: \$ 163,000 2330 Sandridge Court Lynwood, IL 60411 (Debtor's Residence)		
<b>7 <u>Silverleaf Resorts, Inc.</u></b>	2002 Lien on Time Share Propert	\$ 23,000	\$ 0
Account No. PI21146 Bankruptcy Department 7751 Black Lake Rd Kissimmee FL 34747	Value: \$ 23,000 Silverleaf - time share (Debtors will retain, pay in plan.)		
<b>TOTAL</b>		<b>\$ 194,008</b>	

In Re: Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

## Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address	Date Claim was Incurred	H C	U	DI	Claim Amount
	Consideration for Claim	WO	N	S	and Notes*
		J N	L I	P	
		C T I	Q	U	
		N	U I	T	
		G	D	E	
		E	A	D	
		N	T		
		T	E		
				D	

 None

In re:

Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred	Claim Amount
	Account #	Consideration for claim hwjc

1	<u>ADT Security Services</u>	2002-03	\$ 89
	Account No. 00573-00014355	Membership/Subscription	
	Bankruptcy Department 2250 W. Pinehurst Blvd. Addison IL 60101-6100	Representing: Equinox Fin. Mgmt. Solutions	<u>ADT Security Services</u>
	Bankruptcy Department 2720 S. River Rd., Ste. 4 Des Plaines IL 60018		

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
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2 <b><u>Audio Book CLub -</u></b>	2002-03 Account No. 83402211029  PO Box 6307 Camp Hill PA 17012 GC Services Attn: Bankruptcy Department 6330 Gulfton Houston TX 77081 North Shore Agency Bankruptcy Department PO Box 8998 Westbury NY 11590-8998	\$ 180 Membership/Subscription  Representing: <u>Audio Book CLub -</u>
3 <b><u>Beneficial Finance</u></b>	2002 Account No. 411717-26-532245-5  Bankruptcy Department PO Box 4153-K Carol Stream IL 60197	\$ 16,570 Personal Loan
4 <b><u>Black Expressions</u></b>	2001 Account No. 77008498303  Bankruptcy Department PO Box 6307 Indianapolis IN 46206 North Shore Agency Bankruptcy Department PO Box 8998 Westbury NY 11590-8998	\$ 52 Membership/Subscription  Representing: <u>Black Expressions</u>
5 <b><u>Blair Credit Services</u></b>	2001-03 Account No. 695916124  Bankruptcy Department 307 Liberty St. Warren PA 16366-0001 AMO Recoveries 401-A Pilot Ct Waukesha WI 53188	\$ 221 Credit Card or Credit Use  Representing: <u>Blair Credit Services</u>

In re:

Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>6 <u>BMG Music</u></b> Account No. 8578046-917M  Attn: Bankruptcy Dept. Box 91501 Indianapolis IN 46291 Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd. Chicago IL 60606	2003-04  Membership/Subscription  Representing: <u>BMG Music</u>	\$ 121
<b>7 <u>Capital One</u></b> Account No. 5291-1517-3394-8062  Bankruptcy Department PO Box 60000 Seattle WA 98190	2000-04  Credit Card or Credit Use	\$ 1,628
<b>8 <u>Capital One</u></b> Account No. 4388642047343119  Bankruptcy Department PO Box 60000 Seattle WA 98190	2000-04  Credit Card or Credit Use	\$ 2,406
<b>9 <u>Capital One</u></b> Account No. 4791242249693378  Bankruptcy Department PO Box 34631 Seattle WA 98124-1631	2002-04  Credit Card or Credit Use	\$ 429
<b>10 <u>Capital One</u></b> Account No. 5291-1520-4917-3186  Bankruptcy Department PO Box 60000 Seattle WA 98190	2000-04  Credit Card or Credit Use	\$ 500

In re:

Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

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Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
11 <b><u>Capital One</u></b> Account No. 4388641764469453  Bankruptcy Department PO Box 60000 Seattle WA 98190	2000-04  Credit Card or Credit Use	\$ 1,529
12 <b><u>Capital One</u></b> Account No. 4862361757540484  Bankruptcy Department PO Box 60000 Seattle WA 98190	2000-04  Credit Card or Credit Use	\$ 2,159
13 <b><u>Comcast</u></b> Account No. 01-040000-8798400510018279 Bankruptcy Department PO Box 173885 Denver CO 80217  Credit Protection Association Bankruptcy Department 688 Industria Drive Elmhurst IL 60126-1520	2002-03  Cable Bill  Representing: <u>Comcast</u>	\$ 87
14 <b><u>DataQuick Info Svc, Inc.</u></b> Account No. 11000433  9620 Towne Centre Dr San Diego CA 92121 San Diego Credit Assn.  2044 First Drive Suite 300 San Diego CA 92101	2002-03  Credit Extended to Debtor(s)  Representing: <u>DataQuick Info Svc, Inc.</u>	\$ 408
15 <b><u>Fashion Bug</u></b> Account No. 6004-6692-0472-4806  Bankruptcy Dept. PO Box 889 Milford OH 45150-0889	2001  Credit Card or Credit Use	\$ 1,158

In re:

Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

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Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
16 <b>Grolier Books</b> Account No. 935204594  Attn: Bankruptcy Dept. PO Box 6024 Jefferson City MO 65702-6024 RMCB Bankruptcy Department 2269 Sawmill River Rd Elmsford NY 10523	2002  Membership/Subscription  Representing: <u>Grolier Books</u>	\$ 15
17 <b>Retailers Natl Bank - Target</b> Account No. 9-262-043-211-90  Attn: Bankruptcy Dept. Box 59231 Minneapolis MN 55459	2002-03  Credit Card or Credit Use	\$ 403
18 <b>Scholastic</b> Account No. 429646664-019  Attn: Bankruptcy Department PO Box 6027 Jefferson City MO 65102-6027 North Shore Agency Bankruptcy Department PO Box 8999 Westbury NY 11590-8999	2002  Membership/Subscription  Representing: <u>Scholastic</u>	\$ 52
19 <b>Silkies Pantyhose</b> Account No. 102840870-6  Attn: Bankruptcy Dept. PO Box 7857 Philadelphia PA 19188-0001	2003  Credit Card or Credit Use	\$ 18

In re:

**Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
20 <b>Venus Book Club</b> Account No. 02051232276	2003 Membership/Subscription	\$ 70
Bankruptcy Department 1225 South Market Street Mechanicsburg PA 17055 North Shore Agency Bankruptcy Department PO Box 8999 Westbury NY 11590-8999	Representing: <u>Venus Book Club</u>	
21 <b>Walmart</b> Account No. 6032203380785997	2000-03 Credit Card or Credit Use	\$ 970
Bankruptcy Dept. 702 S.W. 8th Street Bentonville AR 72716 GC Services Attn: Bankruptcy Department 6330 Gulfton Houston TX 77081	Representing: <u>Walmart</u>	
22 <b>Walmart</b> Account No. 6032-2033-7085-8465	1999-04 Credit Card or Credit Use	\$ 1,030
Bankruptcy Dept. 702 S.W. 8th Street Bentonville AR 72716 Allied Interstate Bankruptcy Department 15 Hazelwood Drive, Ste. 102 7 NY 14228	Representing: <u>Walmart</u>	
	<b>TOTAL</b>	\$ 30,095

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument

Notes of contract or Lease and Debtor's Interest

None

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

Kimberly McNabb  
2330 Sandridge Court  
Lynnwood, IL 60411

**GMAC**  
Account No. 154-1350-80493  
Bankruptcy Department  
PO Box 217060  
Auburn Hills MI 48321

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Dependent(s) KM, 23, dependent  
CR, 19, dependent  
SR, 15, dependent

**Debtor's Marital Status:**

Married

**EMPLOYMENT:**

Occupation:	Courier	<u>SPOUSE</u>	Cust Svc Rep.
Name of Employer:	Self-Employed		SBC
Years Employed	8 years		23 years
Employer Address:	2330 Sandridge Ct Lynnwood	IL	646 Chicago Rd. Chicago Heights IL

**INCOME:**

Current monthly gross wages, salary, and commissions	3,683.33	4,079.83
Estimated Monthly overtime	0.00	0.00

SUBTOTAL

<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	0.00	600.15
b. Insurance	0.00	15.93
c. Union dues	0.00	2.17
d. Other: Pension	0.00	0.00
	0.00	15.60
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$0.00</b>	<b>\$633.84</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>3,683.33</b>	<b>3,445.99</b>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
---	---------	---------

Income from real property	\$ 0.00	\$ 0.00
---------------------------	---------	---------

Interest and dividends	\$ 0.00	\$ 0.00
------------------------	---------	---------

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
--	---------	---------

Social Security or other government assistance

	\$ 0.00	\$ 0.00
--	---------	---------

Pension or retirement income	\$ 0.00	\$ 0.00
------------------------------	---------	---------

Other monthly income	\$ 0.00	\$ 0.00
----------------------	---------	---------

Child Support	\$ 0.00	\$ 400.00
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<b>TOTAL MONTHLY INCOME</b>	<b>\$ 3,683.33</b>	<b>\$ 3,846.00</b>
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<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 7,529.33</b>
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Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

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### **SCHEDULE J .. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	0.00
Are real estate taxes included? [x] Yes [ ] No	2nd Mortgage	0.00
Is property insurance included? [x] Yes [ ] No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	340.00
Water and Sewer	\$	31.00
Telephone	\$	95.00
Other      Garbage	\$	14.00
	\$	0.00
Home maintenance (repairs and upkeep)	\$	75.00
Food	\$	575.00
Clothing	\$	125.00
Laundry and Dry Cleaning	\$	75.00
Medical and Dental expenses , Rx Medicines	\$	135.00
Transportation (not including car payments)	\$	305.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	15.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	0.00
Life	\$	31.00
Health	\$	0.00
Auto	\$	329.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	450.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	175.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	100.00
Personal Care, Non-Rx,Toiletries,Cleaning Supplies	\$	75.00
Postage/Banking	\$	15.00
Contacts	\$	15.00
Babysitting/Childcare		
Tuition, Books	\$	0.00
Student Loans	\$	0.00
School Supplies	\$	160.00
H Business Expenses	\$	1,175.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>4,310.00</b>

#### **FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income	\$	7,529.33
B. Total projected monthly expenses	\$	4,310.00
C. Excess income (A minus B)	\$	3,219.33

Attachment to Schedule J

Breakdown of Mr. Rhodes Business Expenses: \$1,175

1-	Gasoline/tolls	\$895
2-	Business phone	\$280

In re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly	\$ 3,215.00
--	-------------

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:

**Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Attorney for Debtor: William K Murphy

Case No.

For: Peter Francis Geraci

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S ASSETS	S C H E D U L E D LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	<b>163,000</b>		
SCHEDULE B - Personal Property	Yes	—	<b>55,865</b>		
SCHEDULE C - Exempt	Yes	—			
SCHEDULE D - Secured	Yes	—		<b>194,008</b>	
SCHEDULE E - UnSecured Priority	Yes	1			
SCHEDULE F - UnSecured NonPriority	Yes	—		<b>30,095</b>	
SCHEDULE G - Executory Contracts	Yes	—			
SCHEDULE H - CoDebtors	Yes	1			
SCHEDULE I - Income	Yes	1			<b>7,529</b>
SCHEDULE J - Expenditures	Yes	1			<b>4,310</b>
			<hr/> <b>\$ 218,865</b>	<hr/> <b>\$ 224,103</b>	

In Re: **Ronald Maurice Rhodes and Angela M. Rhodes / Debtors**

Case No. : \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

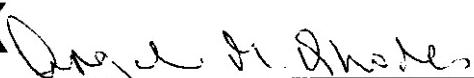
**Sign: X**



Dated: 7/17 / 2004

**Ronald Maurice Rhodes**

**Sign: X**



Dated: 7/17 / 2004

**Angela M. Rhodes**

**SIGN AND DATE ABOVE**

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

Case No.: \_\_\_\_\_

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

**01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:** Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

## Debtor

2004.....: Approx. \$3,683/mo.  
 2003.....: Approx. \$35,000  
 2002.....: Approx. \$31,000  
 Source.....: Employment

## Spouse

Spouse  
 2004.....: Approx. \$3,446  
 2003.....: Approx. \$51,000  
 2002.....: Approx. \$54,800  
 Source.....: Employment

**02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:** State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

## Spouse

Spouse  
 2004.....: Approx. \$400/mo.  
 2003.....: Approx. \$400/mo.  
 2002.....: Approx. \$400/mo.  
 From: Child Support

**03. PAYMENTS TO CREDITORS:** List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[x] None

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

None

04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year:

None

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:

None

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy:

None

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today.

None

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

Recipient.....: Purple Heart Veterans Assoc.

Relationship to Debtor: none

Date of Gift.....: 12/2003

Description.....: goods only

Value.....: none

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY:

None

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

Payee.....: Law Offices of Peter Francis Geraci

Address.....: 55 East Monroe Street

Address2.....: Suite 3400

Address3.....: Chicago IL 60603

Date of Payment.: 07/2004

Payor.....: Debtor

Payment/Value.....: 2,700.00

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case.

None

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts)

None

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details:

None

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today:

None

13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year.

None

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of)

None

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state.  None

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.  None

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law.  None

b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit.  None

c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number.  None

18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% or more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation.  None

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101.  None

19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records.  None

b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years.  None

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain.  None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years.  None

20. INVENTORIES  None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.  None

21A. Only if you are a partnership, list nature and percentage of interest of each member of it.  None

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, [x] None controls, or holds 5% or more of the voting or equity securities of the corporation.

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year. [x] None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None

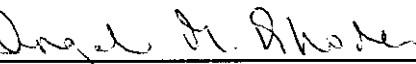
25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

**Sign: X** 

Dated: 7 / 17 /2004 **Ronald Maurice Rhodes**

**Sign: X** 

Dated: 7 / 17 /2004 **Angela M. Rhodes**

**SIGN AND DATE ABOVE AFTER READING IT**

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

ADT Security Services  
Bankruptcy Department  
2250 W. Pinehurst Blvd.  
Addison, IL 60101

Audio Book CLub -  
PO Box 6307  
Camphill PA 17012

Beneficial Finance  
Bankruptcy Department  
PO Box 4153-K  
Carol Stream, IL 60197

Beneficial Finance  
Bankruptcy Department  
6300 A Northwest Highway  
Crystal Lake, IL 60014

Beneficial Finance  
Bankruptcy Department  
6300 A Northwest Highway  
Crystal Lake, IL 60014

Black Expressions  
Bankruptcy Department  
PO Box 6307  
Indianapolis, IN 46206

Blair Credit Services  
Bankruptcy Department  
307 Liberty St.  
Warren, PA 16366

BMG Music  
Attn: Bankruptcy Dept.  
Box 91501  
Indianapolis, IN 46291

Capital One  
Bankruptcy Department  
PO Box 60000  
Seattle, WA 98190

Capital One  
Bankruptcy Department  
PO Box 60000  
Seattle, WA 98190

Capital One  
Bankruptcy Department  
PO Box 34631  
Seattle, WA 98124

Capital One  
Bankruptcy Department  
PO Box 60000  
Seattle, WA 98190

Capital One  
Bankruptcy Department  
PO Box 60000  
Seattle, WA 98190

Capital One  
Bankruptcy Department  
PO Box 60000  
Seattle, WA 98190

Chrysler Credit/Daimler  
Attn: Bankruptcy Dept.  
901 Warrenville Rd., Ste. 500  
Lisle, IL 60532

Comcast  
Bankruptcy Department  
PO Box 173885  
Denver, CO 80217

DataQuick Info Svc, Inc.  
9620 Towne Centre Dr  
San Diego CA 92121

Fashion Bug  
Bankruptcy Dept.  
PO Box 889  
Milford, OH 45150

GMAC  
Bankruptcy Department  
PO Box 217060  
Auburn Hills, MI 48321

Grolier Books  
Attn: Bankruptcy Dept.  
PO Box 6024  
Jefferson City, MO 65702

Principal Residential Mortgage  
Bankruptcy Department  
711 High St.  
Des Moines, IA 50392

Principal Residential Mortgage  
Bankruptcy Department  
711 High St.  
Des Moines, IA 50392

Retailers Natl Bank - Target  
Attn: Bankruptcy Dept.  
Box 59231  
Minneapolis, MN 55459

Scholastic  
Attn: Bankruptcy Department  
PO Box 6027  
Jefferson City, MO 65102

Silkies Pantyhose  
Attn: Bankruptcy Dept.  
PO Box 7857  
Philadelphia, PA 19188

Silverleaf Resorts, Inc.  
Bankruptcy Department  
7751 Black Lake Rd  
Kissimmee, FL 34747

Venus Book Club  
Bankruptcy Department  
1225 South Market Street  
Mechanicsburg, PA 17055

Walmart  
Bankruptcy Dept.  
702 S.W. 8th Street  
Bentonville, AR 72716

Walmart  
Bankruptcy Dept.  
702 S.W. 8th Street  
Bentonville, AR 72716

NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

In Re: Ronald Maurice Rhodes and Angela M. Rhodes / Debtors

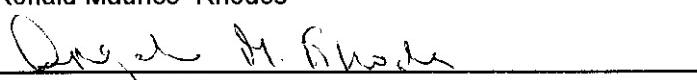
VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 7 / 17 /2004

  
Ronald Maurice Rhodes

Dated: 7 / 17 /2004

  
Angela M. Rhodes

SIGN AND DATE ABOVE